

Brief Summary of Housing Summit

Survey Results – Tennessee

By Grand Division

The following number of surveys were mailed out and returned:

<i>East Tennessee</i>	<i>200/24</i>
<i>First Tennessee</i>	<i>71/18</i>
<i>Southeast</i>	<i>98/12</i>
<i>Greater Nashville</i>	<i>220/30</i>
<i>Upper Cumberland</i>	<i>92/15</i>
<i>South Central</i>	<i>89/12</i>
<i>Memphis Area</i>	<i>167/26</i>
<i>Northwest</i>	<i>107/11</i>
<i>Southwest</i>	<i>80/8</i>
<i>Total</i>	<i>1,124/156</i>

33 identified themselves as elected officials, 67 non-profits, 28 employees of local government, 8 CHDOs, 1 Consultant, 8 PHAs, 3 Development District employee, 2 citizens, and 6 others.

Need for Owner-Occupied Units:

Creation of single family homes & preservation had nearly equal numbers of “much need” responses (95 and 93). Opportunities for homeownership had 111 “much need” responses.

Need for Rental Housing:

“Much need” indicated equally for creation and preservation (80 to 73). These were consistently the most frequent responses in each area.

Special Needs Housing:

Responses differed by region. In Middle Tennessee, much need indicated, all around. In West Tennessee, it was for the mentally ill, elderly persons, and homeless. In East Tennessee, it was the mentally ill, and homeless. All areas showed much need for all levels of low-income housing.

Resources for Rental Housing:

All reported a need for financing for the development of affordable rental units and rental assistance. For all areas the most frequent response was “need help utilizing existing resources” and “more resources”.

Resources for Homeownership and Professional Services:

ET and MT reported adequate resources for mortgage lenders and developers; WT responded to needing more resources for mortgage lenders and developers. All report there was no need for resources for real estate professionals. All reported there was a strong need for down payment assistance and rehab.

Community and General Needs:

All reported there was a need for additional capacity to develop affordable housing, regional efforts to address affordable housing needs, identification of housing needs, flexible housing programs at the federal and state level, access to data, fair housing awareness/training, access to funding sources. All agreed there was no additional resources needed for mobile homes.

Everyone agreed that their community had a diverse mix of income levels and that low-income housing was concentrated in specific areas. All areas reflect there is inadequate amount of affordable housing within commuting distance to employment sources. All areas believe that predatory lending is somewhat a problem in their community. All areas agree opportunities for homeownership, affordable housing for migrant workers, and affordable housing for immigrants are inadequate. ET believes non-profits are in their community addressing the most important needs and are developing housing in appropriate price ranges; and MT and WT do not. All three areas agree non-profits are working in the areas of the community with the most need and are serving the people in the most need.